


FILED  
3/5/2024 3:07 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPa

Fill in this information to identify your case:

Debtor 1 Paul Novak  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania 

Case number 23-22788 JAD  
(If known)

☐ Check if this is an amended filing

Official Form 106Sum

**Summary of Your Assets and Liabilities and Certain Statistical Information** 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

**Part 1: Summarize Your Assets**

		Your assets
		Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....	\$	<u>85,000.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> .....	\$	<u>8,075.00</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....	\$	<u>93,075.00</u>

**Part 2: Summarize Your Liabilities**

		Your liabilities
		Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> .....	\$	<u>81,822.46</u>
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$	<u>0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	+	\$ <u>26,325.00</u>
Your total liabilities		\$ <u>108,147.46</u>

**Part 3: Summarize Your Income and Expenses**

4. <i>Schedule I: Your Income</i> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$	<u>5,315.00</u>
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$	<u>3,280.00</u>

Debtor 1 Paul Novak  
First Name Middle Name Last NameCase number (if known) 23-22788 JAD**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.\$ 6,415.00**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
<b>From Part 4 on <i>Schedule E/F</i>, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ <u>0.00</u>
9g. <b>Total.</b> Add lines 9a through 9f.	\$ <u>0.00</u>



IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

CASE NAME: Paul Novak

CASE NUMBER: 23-22788-JAD

RELATED TO DOCUMENT NO: 19

**NOTICE REGARDING  
NONCONFORMING DOCUMENT**

The Summary of Assets and Liabilities Official Form 106SUM that you submitted has been accepted for filing. However, this document fails to conform to the Bankruptcy Code, Federal Rules of Bankruptcy Procedure, and/or Local Bankruptcy Rules.

Please refile this form ensuring to complete Part 2 Question No. 2, Part 3 Questions No. 3 and No. 4 with valid dollar amounts and Part 4 in its entirety. In addition, in the future Please Ensure that all documents have the correct case number in the caption.

You must file a corrected Summary of Assets and Liabilities Official Form 106SUM within seven (7) days of the date of this notice.

This deadline does not affect any other deadlines in this bankruptcy case.

**Please attach a copy of this Notice to the front of the Summary of Assets and Liabilities Official Form 106SUM that is filed in response to this Notice.**

*Dated this* The 12th of January, 2024

Michael R. Rhodes  
Clerk  
5414 U.S. Steel Tower  
600 Grant Street  
Pittsburgh, PA 15219